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**From:** Gayla Frazier [mailto:fayjane@kc.rr.com]

**Sent:** Tuesday, April 13, 2010 10:46 AM

**To:** EBSA, E-ORI - EBSA

**Subject:** EBSA Proposed Rules

Leave 401K and IRA rules as is. The proposed rules appear to be formulated to help the "ignorant" populace manage its savings. Those who are not investment savvy hire those who are experts to help manage their savings/401Ks/IRAs. The government needs to stay out of private income, that is the little that is left after taxes. Do not place the burden of risk on employers, they pass that risk on to consumers and, ultimately, right back to those the proposed rules claim to protect.

Government needs to stay out of private savings.

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